



# OLI Time Deposit User Guide

Thank you for choosing Citi Liquidity Management Services for your treasury management needs. We offer a complete suite of liquidity services, products, and structures that can help you optimize idle cash, and maximize yields and liquidity, while minimizing costs. Many of our offerings are digitally accessible, making it easier for you to both manage your funds and do business with us.

Our liquidity management experts also can help you navigate the complexities of the regulatory landscape and develop customized solutions.

Thank you for your business and we look forward to expanding our relationship with you.



# Time Deposit User Guide

This User Guide, to be read together with your Account terms and conditions, governs Time Deposits provided by the Bank to the Customer.

- 1. Setup Overview ..... 3
  - a. What is a Time Deposit?..... 3
  - b. CitiDirect Setup Steps..... 3
  - c. Citi Online Investments Setup Information ..... 5
  
- 2. How to enter a Trade for a Time Deposit ..... 5
  - a. Booking Steps ..... 5
  - b. Auto Rollover Stop Functionality ..... 7
  
- 3. Administrator Functionality ..... 8
  - a. Setting up Maker/Checker Functionality ..... 8
  - b. Creating User Groups for User Menu Entitlements ..... 9
  - c. Adding Users to User Groups for Menu Entitlements ..... 9
  - d. User and Group Permissions ..... 9
  - e. Setting up Email Alerts ..... 10

# 1. Setup Overview

## a. What is a Time Deposit?

A Time Deposit (TD) is a non-negotiable bank obligation issued for a stated tenor and a rate of interest. Citi's Time Deposits offer the benefit of a fixed-rate deposit that generally provides a higher yield than overnight automated placements.

This user guide will show the steps to book a Time Deposit via Citibank Online Investments (OLI) that is accessed via CitiDirect.

## b. CitiDirect Setup Steps

This part will provide information on how users can be setup and entitled for access to Citi Online Investments through CitiDirect Online Banking.

### Roles and Responsibilities for Citi OLI Access

Entitling new users is a jointly managed process by representatives from both Citibank and the Client in the roles detailed below:

- **Citibank Implementation Manager** – manages end-to-end implementation process for Client users.
- **Client's CitiDirect Online Banking Administrator (CitiDirect System Admin)** – establishes their (Client) users' Access Profiles to entitle them to the Investments link (Citi Online Investments) in CitiDirect.
- **Clients OLI Security Administrator (OLI Security Admin)** – responsible for managing their (Client) users' entitlements and permissions in Citibank OLI and allocates applicable roles of Maker, Checker or Exempt to users.

### Roles and Responsibilities for Citi OLI Access

The processes for setting up and entitling Clients and users include:

- Client's CitiDirect System Admin (Client) setting up access to Investments link in CitiDirect for Client's OLI Admin.
- Client's OLI Admin (Client) then sets up and assigns entitlements and roles to their users.

### Entitling Clients to the Investments Link in CitiDirect (CitiDirect System Admin)

This requires:

- CitiDirect System Admin to set up an Access Profile for the Client to access the Investments link in CitiDirect.
- Second approval of the Access Profile by a System Administrator.

The CitiDirect System Admin can entitle a Client user to the Investments link in CitiDirect by following steps below:

1. Log into CitiDirect Online Banking.
2. Click on Access Management on navigation panel.
3. Click on Access Profile under the Access Management menu.
  - a. The Access Profile Summary screen appears.
4. Click the New Button.
  - a. The Access Profile Details screen appears.
5. Scroll down to Investments in the Entitlement Criteria section of the Access Profile Details screen.
6. Click Investments.
  - a. A pop-up screen will appear asking: Do you want to add Investments to this Access Profile?
7. Click Yes and then click Submit.
  - a. The Save As screen appears.
8. Enter a name for the profile in the Access Profile Name field and click OK.
  - a. A second client System Administrator must authorize this new Access Profile by following the steps in the next section of this guide.

### Authorizing a New Access Profile (System Administrator)

Security Administrators can approve a new Access Profile by following the steps below.

1. Log into CitiDirect Online Banking.
2. Click Access Management on the CitiDirect navigation bar.
  - a. Click Access Profile under the Access Management menu. The Access Profile Summary screen appears.
3. Click the Authorization Req'd tab.
  - a. Click the Access Profile Name that you are authorizing.
4. Click the Authorize button.
  - a. An Information pop-up screen will confirm that your action was successful.
5. Click OK.
  - a. The Client's OLI Security Administrator can now entitle their users to Citibank OLI through CitiDirect by following the steps in the next section of this guide.

### Entitling Users to Citibank OLI Through CitiDirect (OLI Security Admin)

SafeWord™ Cards and Citibank OLI: A request to link the users' SafeWord cards to OLI must be submitted to Citibank before the OLI Security Admin can complete the steps below. This request is typically handled during the initial Client setup and can be submitted through your Citibank Implementations Manager or Account Manager.

The OLI Security Admin can entitle their users to Citibank OLI through CitiDirect by following the steps below.

**Note:** These steps must be completed for each user requiring access to Citi OLI through CitiDirect.

1. Log into CitiDirect Online Banking.
2. Click User Entitlements on the CitiDirect navigation bar.
  - a. The User Entitlements Summary screen appears.
3. Click the name of the user who requires access.
4. Click the Go to Details button.
  - a. The User Entitlements Detail page appears displaying the selected user's contact information and assigned access profiles.
5. Review the information on the User Entitlements Detail screen and click the Add button.
  - a. The Access Profile screen appears.
6. Scroll to the profile that you are authorizing and click the profile name.
7. Click OK and then click Submit.
  - a. A second Security Administrator must authorize this profile access by following the steps in the next section of this guide.

### Authorizing User Access to Citibank OLI Through CitiDirect (OLI Security Admin)

1. Log into CitiDirect Online Banking.
2. Click Access Management on the CitiDirect navigation bar.
3. Click the User Entitlements menu item.
4. The User Entitlements Summary screen appears.
  - a. Click the Authorization Req'd tab.
5. Click the name of the user profile for authorization.
6. Click the Authorize button.
  - a. An Information pop-up screen will confirm that your action was successful.
7. Click OK.
  - a. The user can now access Citibank Online Investments through CitiDirect Online Banking by clicking the Investments link on the CitiDirect navigation bar.

### c. Citi Online Investments Setup Information

#### Accessing Citibank Online Investments Through CitiDirect (Client Users)

Once the OLI Admin has set up a user’s access to Citibank OLI through CitiDirect, the user can access OLI by following the steps below.

1. Log onto CitiDirect Online Banking.
2. Click the Investments link on the CitiDirect navigation bar.
  - a. The OLI Home Page will appear displaying a comprehensive view of your outstanding investments.

## 2. How to enter a Trade for a Time Deposit

### a. Booking Steps

A Time Deposit (TD) is a non-negotiable bank obligation issued for a stated tenor and a rate of interest. Citi’s Time Deposits offer the benefit of a fixed-rate deposit that generally provides a higher yield than overnight automated placements.

Prior to trading a TD, you are required to go through the pre-booking procedures specified in the first section before you will be able to book a time deposit.

#### Accessing Citibank Online Investments Through CitiDirect (Client Users)

Once the OLI Admin has set up a user’s access to Citibank OLI through CitiDirect, the user can access OLI by following the steps below.

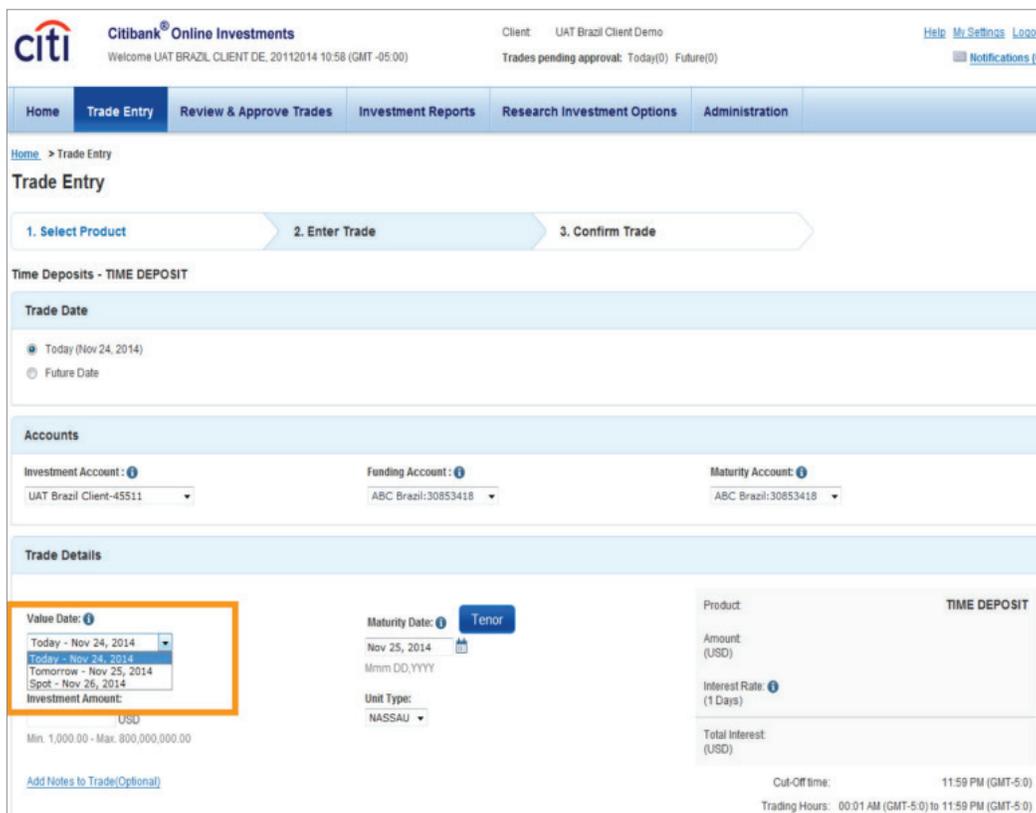
1. Log onto CitiDirect® Online Banking.
  - a. Click on Citibank Online Investments.
  - b. The OLI Home Page will appear displaying a comprehensive view of your outstanding investments.
2. Click the Trade Entry link on the CitiDirect navigation bar.
  - a. Select Fixed Term Products.
  - b. On the right, there are links for “Indicative Rates” and “Comparative Rates” for your reference.
  - c. Select the relevant time deposit product under Product Name.
3. Enter Trade details in the correct fields below:
  - a. Please select the Value Date as either Today or a Future Date<sup>1</sup>.
  - b. Select the appropriate Accounts:
    - i. Investment Account – The system-generated unique identifier for record keeping processes.
    - ii. Funding Account – The account debited for purchase. Please note the Funding Account Balance will feed into our system. Once instruction has been accepted and approved, the deal will be in “confirmed” status.
    - iii. Maturity Account – The account credited with net proceeds.

Accounts		
Investment Account: ⓘ 125 125 1250	Funding Account: ⓘ 125 125 125 Balance No Data Available	Maturity Account: ⓘ 125 125 1250 1250

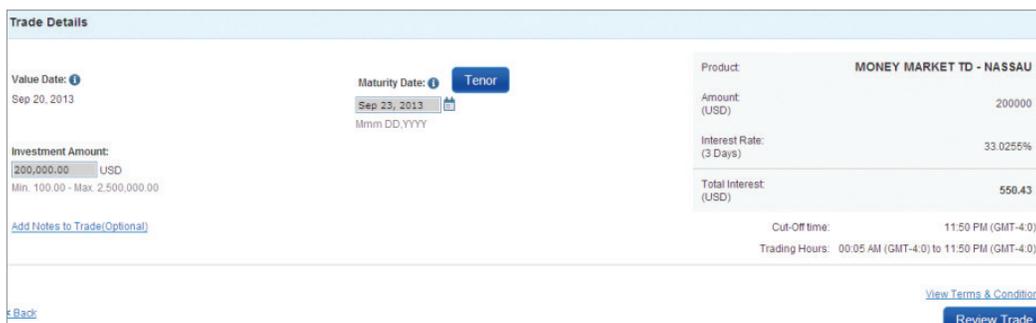
- c. Enter the Trade Details.
  - i. Trade Date – The date an order is executed. This may differ from the Value Date.
  - ii. Value Date – The date on which the transfer of funds occurs and the interest starts to accrue. This date may differ from the Trade date (e.g. Settle T+0 (Today), T+1 (Tomorrow) or T+2 (Spot)). This field will auto-populate based on the Trade Date criteria previously entered.

<sup>1</sup>Please note Future Trade Date Booking is only for select jurisdictions. For Future Dated deals there is a maximum of 3 days (e.g. settle T+1 or T+2).

- iii. Maturity Date – Select the date on which principal and interest is due, payable to the holder and net proceeds are credited.
  - 1. Please select Tenor to select a frequent time frame, select the calendar icon to choose a specific date or manually type in the entry in the format MM, DD, YYYY.
- iv. Investment Amount<sup>2</sup> – Type in the desired Investment Amount. Please refer to the minimum and maximum amount listed below.
  - 1. In certain jurisdictions, if desired, check off Auto Rollover and further specify Principal or Principal + Interest – Tax.
  - 2. If desired, select Add Notes to Trade (Optional) to add a maximum of 750 character notes.



- v. A preview will appear on the right side inclusive of Product, Amount (USD), Interest Rate (Tenor), Total Interest (USD), Cut-Off time and Trading Hours.
  - vi. Please select and View Terms & Conditions.
- d. Select review trade.



<sup>2</sup>For future dated deals only, if desired, check off the Only Execute if rate is between \_% and \_% and fill in the desired rate parameters.

- e. Confirm trade details.
  - i. Details of your trade will appear on the next screen for final verification inclusive of Trade Date, Value Date, Accounts and Trade Details.

**MONEY MARKET TD - NASSAU**

---

**Trade Date**

Today (Sep 20, 2013)

---

**Accounts**

Investment Account: ⓘ CS002002002	Funding Account: ⓘ CF5555 5555	Maturity Account: ⓘ CF 200200 200200
--------------------------------------	-----------------------------------	---

---

**Trade Details**

Value Date: ⓘ Sep 20, 2013	Maturity Date: ⓘ Sep 23, 2013	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><b>Product:</b></td> <td style="width: 50%;"><b>MONEY MARKET TD - NASSAU</b></td> </tr> <tr> <td>Amount (USD)</td> <td style="text-align: right;">200,000.00</td> </tr> <tr> <td>Interest Rate: ⓘ (3 Days)</td> <td style="text-align: right;">33.0255%</td> </tr> <tr> <td><b>Total Interest (USD)</b></td> <td style="text-align: right;"><b>550.43</b></td> </tr> <tr> <td><b>Total Amount (USD)</b></td> <td style="text-align: right;"><b>200,550.43</b></td> </tr> </table>	<b>Product:</b>	<b>MONEY MARKET TD - NASSAU</b>	Amount (USD)	200,000.00	Interest Rate: ⓘ (3 Days)	33.0255%	<b>Total Interest (USD)</b>	<b>550.43</b>	<b>Total Amount (USD)</b>	<b>200,550.43</b>
<b>Product:</b>	<b>MONEY MARKET TD - NASSAU</b>											
Amount (USD)	200,000.00											
Interest Rate: ⓘ (3 Days)	33.0255%											
<b>Total Interest (USD)</b>	<b>550.43</b>											
<b>Total Amount (USD)</b>	<b>200,550.43</b>											

Investment Amount: 200,000.00 USD

Notes:

Cut-Off time: 11:50 PM (GMT-4:0)  
Trading Hours: 00:05 AM (GMT-4:0) to 11:50 PM (GMT-4:0)

[← Back](#) [Confirm Trade](#)

- ii. When you are finished, select Confirm Trade.
- iii. The trade confirmation page will appear containing the details of your confirmed trade. If desired, you may export trade details to Microsoft® Excel, Adobe® PDF or Email.
- iv. To view a specific trade confirmation, click on the hyperlink in the Reference ID field. The Confirmation window will open containing a summary of your investment.
- v. If your profile is set up to go through the maker-checker process for trade placement, this trade
- vi. will now go into the queue for checker approval.

## b. Auto Rollover Stop Functionality

Please note auto rollovers are not available in every jurisdiction. Refer to your account manager for more information.

On the day of the automatic rollover, there is an option to stop this in OLI for Deposits.

1. Navigate to the Trade Entry tab and click on Fixed Term.
2. The section "Rollover/Stop Rollover" shows the deals that can be rolled over or can be stopped from rolling over.
3. Click on stop auto rollover for the deals that you would like to stop.

Home **Trade Entry** Review & Approve Trades Investment Reports Research Investment Options Administration

[Home](#) > Trade Entry

**Trade Entry**

1. Select Product    2. Enter Trade    3. Confirm Trade

Product Category: Money Funds Interest Bearing **Fixed Term**

Product Name	Currency	Cut Off time	Action
Time Deposits: Time Deposit London1	EUR	10:59 PM (GMT-4:0)	<a href="#">Trade</a>
Time Deposits: Time Deposit London1	GBP	10:59 PM (GMT-4:0)	<a href="#">Trade</a>
Time Deposits: Time Deposit London1	USD	10:59 PM (GMT-4:0)	<a href="#">Trade</a>

Rollover / Stop Rollover

Product Name	Amount	Currency	Rate	Cut Off time	Action
Time Deposits: London1	20,040.14	GBP	0.62	10:59 PM (GMT-4:0)	<a href="#">Stop Auto Rollover</a>

## 3. Administrator Functionality

### a. Setting up Maker/Checker Functionality

The Maker-Checker process in Citibank OLI requires that a trade entered by one user must be approved by a different user. Specifically, the roles are:

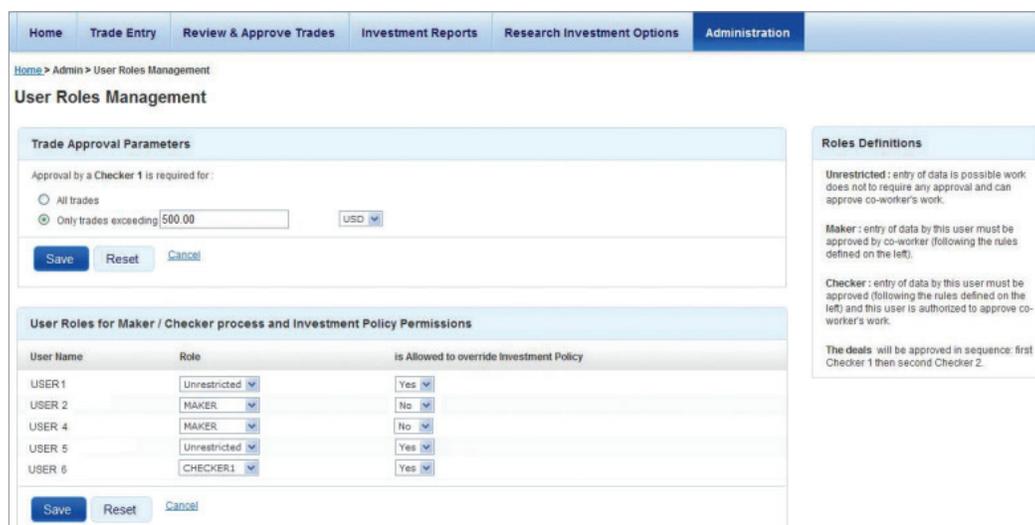
- a. Makers – Users entitled to enter trades only.
- b. Checkers – Users entitled to enter and check trades.

Maker-Checker functionality is set up and maintained within OLI by the OLI Security Administrator designated during implementation. Before using OLI to invest, the OLI Security Admin must designate the maker-checker roles for each user within OLI to activate the functionality by following the steps below.

**Note:** Trades placed before this process is completed will not go through a maker-checker process.

Maker-checker will be active for fund account creation and placing trades.

1. Log into CitiDirect Online Banking.
2. Select Investments from the CitiDirect navigation bar.
  - a. The OLI Home Page appears.
3. Click Administration on the top navigation bar.
4. Select User Roles Management from the Administrator dropdown.
  - a. The User Roles Management screen appears.



User Name	Role	is Allowed to override Investment Policy
USER 1	Unrestricted	Yes
USER 2	MAKER	No
USER 4	MAKER	No
USER 5	Unrestricted	Yes
USER 6	CHECKER1	Yes

5. Under Trade Approval Parameters, you can select a limit at which to engage Checker 1 functionality. If two levels of Checker have been requested, the same will be available for Checker 2.

For example, if you enter \$1,000, any trade over \$1,000 requires users designated as Checker 1 to approve that trade for processing.

- a. If two levels of Checker are set: Enter the amount you designate to trigger a second level of approval. These trade approvals will be sent to authorized second-level Checkers only.

6. Under User Roles for Maker/Checker process and Investment Policy Management, a list of all OLI users will be displayed. The OLI Admin can assign roles for each user as follows:

Maker – User can place trades.

Checker – User can place and approve trades.

**Note:** If selected for a user who is not an Administrator, that user is unable to trade at all. If selected for an Administrator, the user can trade without any approval.

7. Designate:
  - a. each user as a Maker, Checker1, Checker2 (if applicable) or Exempt.
8. When you are finished assigning trade approval parameters and user roles, click Save.

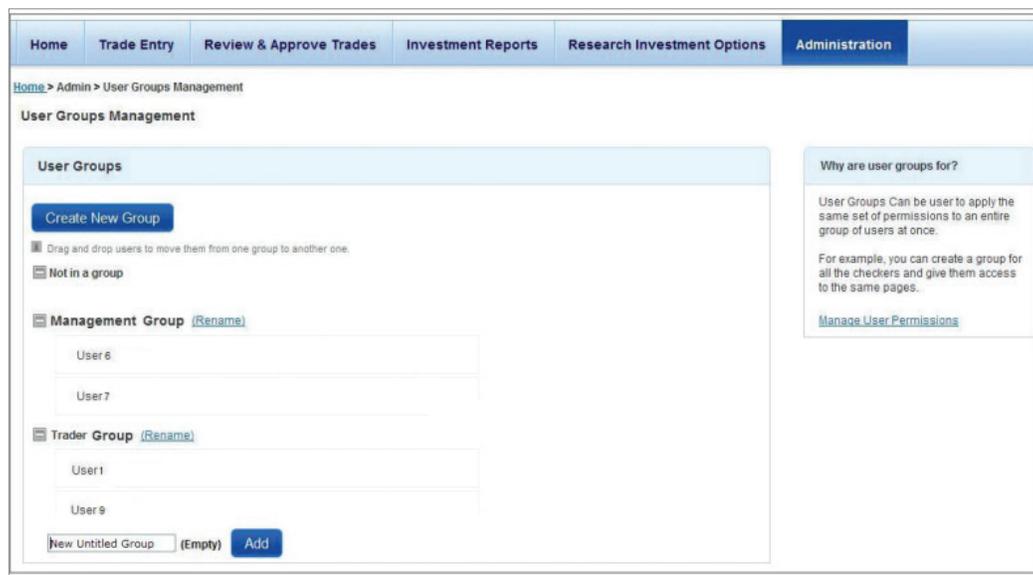
## b. Creating User Groups for User Menu Entitlements

The User Groups Management page allows you to create groups to which to assign users that have like roles and require the same menu entitlements.

1. Click on Administration in the menu and select User Groups Management.
2. Click on Create New Group.
3. Enter the name of the group.
4. Click Add.

## c. Adding Users to User Groups for Menu Entitlements

1. Click and hold on the user that you intend to assign to a group.
2. Drag and drop the user under the desired user group.
3. Click Manage User Permissions on the right-hand side to move to the next step to assign menu entitlements to the groups or users.



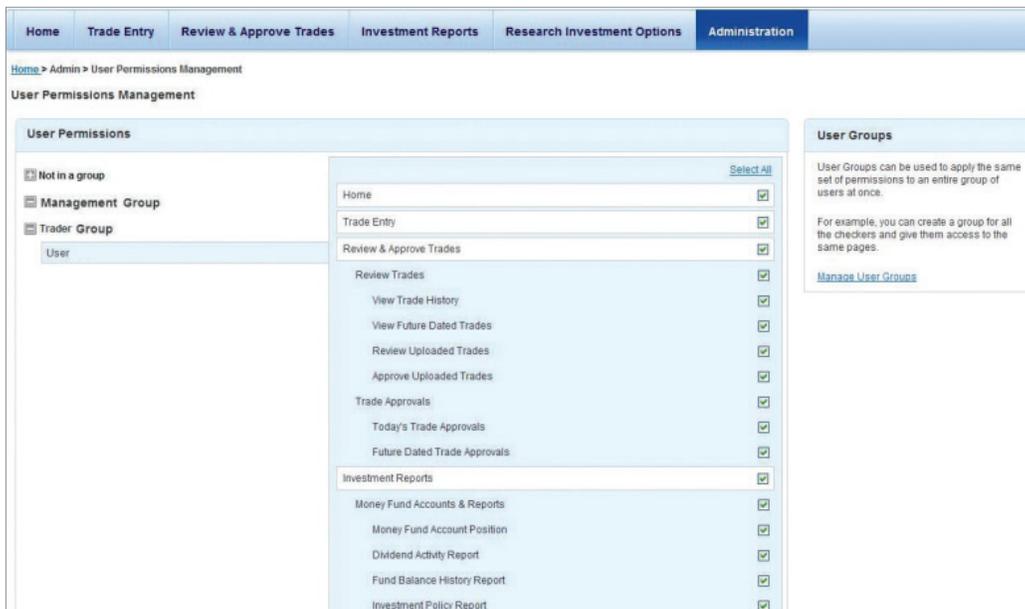
## d. User and Group Permissions

1. Click on Administration.
2. Navigate to User Permissions Management.
3. Click either on a user or a group to modify.

**Note:** If a user that is currently in a group is selected for modification and their access rights are modified to differ from the groups, they will be moved to Not in a group.

4. Select or deselect the check boxes on the right to modify the entitlements for the group or user.
5. Click Save at the bottom of the page.

6. Click Manage User Groups to create or modify groups or to assign additional users to a group.



### e. Setting up Email Alerts

Email alerts can be setup for different events, frequencies, and users. The OLI administrator has the capability to create these alerts for all users.

#### Creating an Email Alert Template

1. Click on Administration and under sub menu email alerts select Email Alert Template Management.
2. Create a new template.



Template Name	Template Status	Client Name	Number of Associated Users
<a href="#">Confirm alert</a>	Active	Demo Client PLC - London1	1

3. Create a new template – the one below has been setup to send a confirmation in real time once a deal is booked (interest bearing account alerts is only applicable if you use the MMTD product).

### Assigning Users to Email Alter Template

1. Click on Administration and under sub menu email alerts select Assign Alert Recipients.

2. All the users on the OLI for Deposits profile are shown. As you can see in the screenshot Nicholas has been assigned to the "Confirm Alert" email alert template. This was enabled by selecting it in the new email alert template drop down and then clicking save at the bottom.

Thank you for choosing Citi Liquidity Management Services for your treasury and cash management needs.

Please contact your Citi Representative with any additional questions regarding Citi Services.

**IRS Circular 230 Disclosure:** Citigroup Inc. and its affiliates do not provide tax or legal advice. Any discussion of tax matters in these materials (i) is not intended or written to be used, and cannot be used or relied upon, by you for the purpose of avoiding any tax penalties and (ii) may have been written in connection with the “promotion or marketing” of any transaction contemplated hereby (“Transaction”). Accordingly, you should seek advice based on your particular circumstances from an independent tax advisor.

This communication is provided for informational purposes only and may not represent the views or opinions of Citigroup Inc. or its affiliates (collectively, “Citi”), employees or officers. The information contained herein does not constitute and shall not be construed to constitute legal, investment, tax and/or accounting advice by Citi. Citi makes no representation as to the accuracy, completeness or timeliness of such information. This communication and any documents provided pursuant hereto should not be used or relied upon by any person/entity (i) for the purpose of making regulatory decisions or (ii) to provide regulatory advice to another person/entity based on matter(s) discussed herein. Recipients of this communication should obtain guidance and/or advice, based on their own particular circumstances, from their own legal, investment, tax or accounting advisor.

Any terms set forth herein are intended for discussion purposes only and are subject to the final terms as set forth in separate definitive written agreements. This presentation is not a commitment or firm offer and does not obligate us to enter into such a commitment, nor are we acting as a fiduciary to you. By accepting this presentation, subject to applicable law or regulation, you agree to keep confidential the information contained herein and the existence of and proposed terms for any Transaction.

We are required to obtain, verify and record certain information that identifies each entity that enters into a formal business relationship with us. We will ask for your complete name, street address, and taxpayer ID number. We may also request corporate formation documents, or other forms of identification, to verify information provided.

Certain Services and/or products mentioned in this communication may contain provisions that refer to a reference or benchmark rate which may change, cease to be published or be in customary market usage, become unavailable, have its use restricted and/or be calculated in a different way. As a result, those reference or benchmark rates that are the subject of such changes may cease to be appropriate for the services and/or products mentioned in this communication. We encourage you to keep up to date with the latest industry developments in relation to benchmark transitioning and to consider its impact on your business. You should consider, and continue to keep under review, the potential impact of benchmark transitioning on any existing services and/or product you may have with Citi, or any new services (you avail) and/or product you enter into with Citi. Citi does not provide advice, or recommendations on the suitability of your service and/or product choice including with respect to any benchmark transitioning on any existing service and/or product you have with Citi. You should obtain professional independent advice (tax, accounting, regulatory, legal, financial or otherwise) in respect of the suitability of your service and/or products in light of benchmark transitioning as you consider necessary.

© 2022 Citibank, N.A. London. Authorised and regulated by the Office of the Comptroller of the Currency (USA) and authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. All rights reserved. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

